



ATTACHMENT A

Remarks

By this Amendment, claims 35-38 previously pending have now been canceled and dependent claim 31 has been amended to correct reference to an element to provide proper antecedent basis. It is submitted that the present application is in condition for allowance for the following reasons.

Initially in the *Claim Rejections - 35 USC § 112* section of the outstanding Office Action, dependent claim 31 was rejected for being indefinite for a minor antecedent basis problem. By this Amendment, claim 31 has now been corrected by the deletion of "all" to provide the required antecedent basis.

In the *Claim Rejections - 35 USC § 102 and § 103* sections, independent claims 28 and 32 were rejected under 35 USC § 102 as being anticipated by the Tengal patent; while all of the claims dependent therefrom were either similarly rejected over the Tengal patent or rejected as being obvious over the Tengal patent in combination with the Hartman patent. However, for the following reasons, it is submitted that both independent claims are allowable over the Tengal patent.

As noted previously, independent claims 28 and 32 were substantially amended to more closely conform with the "Superset Decision Method" as discussed best in the specification from page 22. In particular, it is claimed in both independent claims 28 and 32 that a "superset of approval criteria" is formed which comprises "a union of respective sets of approval criteria of a plurality of application recipients". The creation of the superset allows, for example, the apparatus of the invention to more efficiently interrogate an applicant and hence to more efficiently collect application information.

Duplication in the sense of repeated identical or substantially identical questions is thereby avoided. Thus, the present invention provides for the gathering of the needed application information for many loan applications by presenting the applicant with only some few additional questions beyond that which would be required for a *single* application.

The cited Tengal patent discloses merely discloses that all of the loan acceptance criteria are stored in a database 110. There is no teaching or suggestion that a superset of approval criteria is ever formed into a union of respective sets of approval criteria of a plurality of application recipients from this database and against which superset the application information required from the applicant is determined as recited in both claims 28 and 32. Thus, the Tengal patent does not teach or suggest in any manner the claimed steps, or the advantages attendant thereto noted above (efficient interrogation, elimination of duplication).

It is submitted, therefore, that independent claims 28 and 32 are neither disclosed nor made obvious by the Tengal patent so that claims 28 and 32 are allowable. In addition, it is submitted that the remaining claims 29-31, 49-55, 33-34, 42-44 and 56-61 depending therefrom are similarly allowable.

In the § 103 section, claims 35-38 are also rejected as being unpatentable over Norris, Hartman *et al.* and Fraser *et al.* However, as these claims are now canceled, this rejection is no longer relevant.

For all of the foregoing reasons, it is submitted that the present application is in condition for allowance and such action is solicited.